

Information to identify the case:

Debtor 1	<u>Patricia Kauffman</u>	Social Security number or ITIN	xxx-xx-6123
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	18-21221-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Kauffman

8/31/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Patricia Kauffman
 Debtor

Case No. 18-21221-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db	+Patricia Kauffman, 530 West Ocean Heights Avenue, Unit 3A, Linwood, NJ 08221-1000
aty	+Andrew L. Miller, Law Office of Andrew L. Miller, 1550 New Road, Suite A, Northfield, NJ 08225-1100
517595815	CitiCards, PO Box 9001037, Louisville, KY 40290-1037
517595817	+Citimortgage, PO Box 6728, Sioux Falls, Sd 57117-6728
517595818	+City of Linwood, 400 Poplar Avenue, Linwood, NJ 08221-1899
517595820	+Dr. David Sagransky, 1701 New Rd., Linwood, NJ 08221-1023
517595821	+Dr. Jeffrey Petersohn, 199 New Rd. #62, Linwood, NJ 08221-2025
517595831	+Hyberg, White & Mann Law Firmr, Executive Plaza, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
517595822	Linwood Mews Homeowners Assn., c/o Cardinal Management Group, Inc., PO Box 52358, Phoenix, AZ 85072-2358
517570004	+McCormick 106, LLC, atty: Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517570005	+Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
517579978	+Nationstar Mortgage LLC d/b/a Mr. Cooper, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517595823	Pace Orthopedics and Sports Medicine, 547 New Road, Somers Point, NJ 08244-2038
517595824	+Pain Management Center, PO Box 14000, Belfast, ME 04915-4033
517595832	+Phillip S. Van Embden, Esq., 900 E Pine St, Millville, NJ 08332-3259
517595825	+Professional Program of New Jersey, 742 Alexander Road, Suite 105, Princeton, NJ 08540-6327
517595826	+Shore Hospitalists, PA, PO Box 19000, Belfast, ME 04915-4085
517595833	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
517595834	+The Beinhaker Law Firm, LLC, 33 Bleeker Street, Suite 210, Millburn, NJ 07041-1460
517595829	Xfinity, Comcast, PO Box 3001, Southeastern, PA 19398-3001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 31 2018 23:04:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 31 2018 23:04:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517595813	EDI: AMEREXPR.COM Sep 01 2018 02:43:00 American Express, PO Box 1270, Newark, NJ 07101-1270
517595830	E-mail/Text: clientrep@capitalcollects.com Aug 31 2018 23:05:52 Capital Collection Services, PO Box 150, West Berlin, NJ 08091-0150
517595816	EDI: CITICORP.COM Sep 01 2018 02:43:00 Citicards CBNA, PO Box 6241, ibs Cdv Disputes, Sioux Falls, Sd 57117-6241
517595819	EDI: DISCOVER.COM Sep 01 2018 02:43:00 Discover Card, PO Box 71084, Charlotte, NC 28272-1084
517595828	+E-mail/Text: jboehler@shorememorial.org Aug 31 2018 23:05:53 Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
517595827	E-mail/Text: jboehler@shorememorial.org Aug 31 2018 23:05:53 Shore Medical Center, 1 E. New York Avenue, Somers Point, NJ 08244

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517595814 ##Bayfront Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Aug 31, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2018 at the address(es) listed below:

Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4